

Attorney Docket No.: 126-001USANA0

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Continuation Application based on co-pending Application of:

Applicant : Kathleen Tyson-Quah
Serial No. : 09/513,440
Filing Date : February 25, 2000

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

DECLARATION UNDER C.F.R. 1.53(b)

Sir:

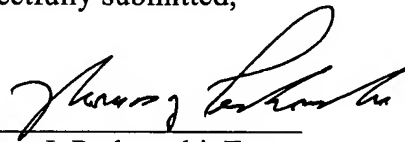
I, Thomas J. Perkowski, Esq., attorney of record in the above identified case, hereby declare and certify that the attached Xerox copy of the application is a true copy of original co-pending Application Serial No. 09/513,440 filed February 25, 2000.

The undersigned declares further that all statements made herein are his own knowledge, are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

The present application continues prosecution of subject matter originally disclosed in co-pending Application Serial No. 09/513,440 filed February 25, 2000.

Respectfully submitted,

Dated: March 31, 2004


Thomas J. Perkowski, Esq.
Attorney for Applicant
Reg. No. 33,134
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
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CERTIFICATE OF EXPRESS MAIL
under 37 C.F.R. 1.10

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on March 31, 2004 as
Express Mail (No. EL975194208US)
in a postage prepaid envelope
addressed to:

Commissioner for Patent
P.O. Box 1450
Alexandria, VA 22313-1450



Name: Annemarie Nadler
Date: March 31, 2004

SUBSTITUTE DECLARATION OF INVENTORSHIP

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a United States Letters Patent is sought on the invention entitled "METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS", the Specification of which was filed on February 25, 2000, and assigned United States Application Number 09/513,440.

I hereby state that I have reviewed and understand the contents of the above identified Specification, including the Claims to Invention as amended on March 15, 2001.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. 1.56.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that willful false statements may jeopardize the validity of the application or any patent issued thereon.

First sole inventor:

Kathleen Tyson-Quah

Residence:

1 Canons Close

Radlett, Herts

WD7 7ER United Kingdom

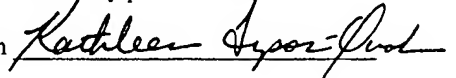
Post Office Address:

Same as above

Citizenship:

United States of America

Date: March 22, 2001



**COMBINED DECLARATION OF INVENTORSHIP
AND POWER OF ATTORNEY**

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first and sole inventor of the claimed subject matter of the invention disclosed in U.S. Patent Application Number Serial No. 09/513,440 entitled "Method Of And System For Mitigating Risk Associated With Settling Of Foreign Exchange And Other Payments-Based Transactions", filed February 25, 2000, for which a U.S. Letters Patent is sought.

I hereby state that I have reviewed and understand the contents of the above identified Application, including the Claims to Invention thereof.

I hereby appoint Thomas J. Perkowski, Esq., Reg. No. 33,134, of Soundview Plaza, 1266 East Main Street, Stamford, Connecticut 06902, to represent Applicants before the United States Patent and Trademark Office and to transact all business in connection with the above-referenced application, and any continuation, division and continuation-in-part applications thereof.

Please send all future correspondence in the above-referenced Application to:

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902

Please direct all telephone calls to Thomas J. Perkowski, Esq. at (203) 357-1950.

First sole inventor:	Kathleen Tyson-Quah
Residence:	1 Canons Close Radlett, Herts WD7 7ER United Kingdom
Post Office Address:	Same as above
Citizenship:	United States of America
Date:	May 22, 2000

